

<b>Information to identify the case:</b>		
Debtor 1:	<b>Mark Collins</b>	Social Security number or ITIN: xxx-xx-0543
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<b>Alexis Collins</b>	Social Security number or ITIN: xxx-xx-6541
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 9/9/19
Case number:	19-27330-ABA	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Mark Collins	Alexis Collins
<b>2. All other names used in the last 8 years</b>	aka Mart A. Collins	aka Alexis Williams
<b>3. Address</b>	619 Cedar Court Pleasantville, NJ 08232	619 Cedar Court Pleasantville, NJ 08232
<b>4. Debtor's attorney</b> Name and address	Joel Lee Schwartz Joel Schwartz 222 New Road Ste 402 Linwood, NJ 08221	Contact phone 609-677-9454  Email: <a href="mailto:esqinac@aol.com">esqinac@aol.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 8/13/20

**For more information, see page 2**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:  
**8/26/20 at 09:00 AM** , Location: **Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Mark Collins  
Alexis Collins  
DebtorsCase No. 19-27330-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 309IPage 1 of 2  
Total Noticed: 34

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db/jdb  
aty +Mark Collins, Alexis Collins, 619 Cedar Court, Pleasantville, NJ 08232-4202  
+Jennifer R. Gorchow, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977

518452403 +Apex, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
518452404 +Ashley Furniture c/o Stephen Einstein, 20 Vesey Street, Suite 1406, New York City, NY 10007-4217

518452405 +Aspenn, 1430 Jersey Avenue, Suite 1, North New Brunswick, NJ 08902-1659  
518452406 +Atlantic Care, PO Box 360, Findlay, OH 45839-0360  
518452407 +Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335  
518452408 +Credit Corp Solutions c/o Jarod Miller Court Offic, PO Box 218, New Gretna, NJ 08224-0218  
518495932 +First Guaranty Mortgage Corporation, Attn Rushmore Loan Management Services,, PO Box 55004, Irvine, CA 92619-5004

518493885 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

518452410 +Lawn Doctor, 6604 Delilah Road, Suite 2, Egg Harbor Twp, NJ 08234-5666  
518452411 +PA Housing Finance, 211 N Front Street, Harrisburg, PA 17101-1406  
518926104 +PA Housing Finance Agency, Attn Denise Carlon, Esq., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

518574929 +Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406  
518452412 +Plymouth Rock Insurance, 725 Canton Street, Norwood, MA 02062-2679  
518452415 +Rushmore Loan Management, PO Box 814529, Dallas, Texas 75381-4529  
518452416 +Sprint, PO Box 629023, El Dorado Hills, CA 95762-9023  
518452417 +Synchrony Bank(Sams Club), PO box 13105, Roanoke, VA 24031-3105  
518452418 +US Department of Education, 15480 Laguna Canyon Road, S, Irvine, CA 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: esginac@aol.com Aug 14 2020 00:11:31 Joel Lee Schwartz, Joel Schwartz, 222 New Road, Ste 402, Linwood, NJ 08221

tr +E-mail/Text: pmarraffa@standingtrustee.com Aug 14 2020 00:12:06 Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2020 00:12:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 14 2020 00:12:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518504030 EDI: PHINAMERI.COM Aug 14 2020 03:38:00 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

518495900 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 14 2020 00:12:20 Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600

518478434 +EDI: CHRM.COM Aug 14 2020 03:38:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275

518452409 +EDI: PHINAMERI.COM Aug 14 2020 03:38:00 GM Financial, PO Box 183834, Arlington, TX 76096-3834

518539053 +EDI: MID8.COM Aug 14 2020 03:38:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011

518524579 +E-mail/Text: csc.bankruptcy@amwater.com Aug 14 2020 00:13:20 New Jersey American Water, PO Box 578, Alton, IL 62002-0578

518540825 EDI: PRA.COM Aug 14 2020 03:38:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.A., POB 41067, Norfolk VA 23541

518452413 +EDI: PRA.COM Aug 14 2020 03:38:00 Portfolio Recovery Association, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952

518552932 EDI: Q3G.COM Aug 14 2020 03:38:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

518453428 +EDI: RMSC.COM Aug 14 2020 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518470966 +E-mail/PDF: OGCRRegionIIBankruptcy@hud.gov Aug 14 2020 00:21:04 US Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-0002

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977

518867172\* +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096)

518452414\* +Portfolio Recovery Association, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

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User: admin
Form ID: 309I
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Page 2 of 2  
Total Noticed: 34

Date Rcvd: Aug 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2019 at the address(es) listed below:

Isabel C. Balboa   ecfmail@standingtrustee.com,   summarymail@standingtrustee.com  
Joel Lee Schwartz   on behalf of Debtor Mark Collins   esqinac@aol.com,   stacygreen7@aol.com  
Joel Lee Schwartz   on behalf of Joint Debtor Alexis Collins   esqinac@aol.com,  
                    stacygreen7@aol.com  
U.S. Trustee   USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4